

**Information to identify the case:**

Debtor 1	<b>Ariel Abad</b>	Social Security number or ITIN	<b>xxx-xx-7395</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Karen L. Abad</b>	Social Security number or ITIN	<b>xxx-xx-8832</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-22502-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ariel Abad

Karen L. Abad

10/16/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Ariel Abad  
Karen L. Abad  
DebtorsCase No. 14-22502-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 33

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db/jdb +Ariel Abad, Karen L. Abad, 2907 Homehurst Street, Pittsburgh, PA 15234-3145  
 aty +Darren Parr, 967 Liberty Ave., 2nd fl., Pittsburgh, PA 15222-3701  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 13874819 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218-3195)  
 13906490 Lakeview Loan Servicing, LLC, M & T Bank, One Fountain Plaza,  
 7th Floor-- Payment Processing, Buffalo, NY 14203-1495  
 13874830 +Medi-Help, 1691 Washington Rd., Pittsburgh, PA 15228-1631  
 13874833 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 13910506 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:55:29 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13874817 EDI: RMSC.COM Oct 17 2019 07:23:00 Amazon GE Capital Retail Bank, PO Bo x965013,  
 Orlando, FL 32896-5013  
 13888711 +EDI: ATLASACQU.COM Oct 17 2019 07:23:00 Atlas Acquisitions LLC,  
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303  
 13874818 +EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclay Card Services, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 13920867 +E-mail/Text: bncmail@w-legal.com Oct 17 2019 03:56:18 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874821 EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13920016 EDI: BL-BECKET.COM Oct 17 2019 07:28:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13930610 EDI: RECOVERYCORP.COM Oct 17 2019 07:23:00 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13874823 EDI: CAUT.COM Oct 17 2019 07:23:00 Chase Auto Finance, P.O. Box 78050,  
 Phoenix, AZ 85062-8050  
 13937283 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 17 2019 03:56:49 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13874824 EDI: RMSC.COM Oct 17 2019 07:23:00 GE Capital Retail Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 13893132 EDI: CAUT.COM Oct 17 2019 07:23:00 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, Arizona 85038-9505  
 13874825 E-mail/Text: bncnotices@becket-lee.com Oct 17 2019 03:54:53 Kohl's Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 13874826 EDI: RMSC.COM Oct 17 2019 07:23:00 Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914  
 13874828 E-mail/Text: camanagement@mtb.com Oct 17 2019 03:55:04 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182  
 13874829 +EDI: TSYS2.COM Oct 17 2019 07:23:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 13874832 +E-mail/Text: bankruptcy@oliphantfinancial.com Oct 17 2019 03:56:01 Oliphant Financial,  
 9009 Town Center Parkway, Bradenton, FL 34202-4185  
 13917070 EDI: PRA.COM Oct 17 2019 07:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13874834 EDI: RMSC.COM Oct 17 2019 07:23:00 Sam's Club/ GECRB, PO Box 530942,  
 Atlanta, GA 30353-0942  
 13874835 +E-mail/Text: BKRMailOPS@weltman.com Oct 17 2019 03:55:05 Sterling, Inc., 375 Ghent Road,  
 Akron, OH 44333-4600  
 13882332 +E-mail/Text: bncmail@w-legal.com Oct 17 2019 03:56:18 TD BANK USA, N.A.,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874836 +EDI: WTRNBANK.COM Oct 17 2019 07:23:00 Target Card Servcies, PO Box 660170,  
 Dallas, TX 75266-0170  
 13874837 EDI: VERIZONCOMB.COM Oct 17 2019 07:23:00 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 13874838 EDI: RMSC.COM Oct 17 2019 07:23:00 Walmart/ GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927  
 13874840 +E-mail/Text: BKRMailOps@weltman.com Oct 17 2019 03:56:14 William T. Molczan,  
 1400 Koppers Building, 436 Seventh AVenue, Pittsburgh, PA 15219-1826

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr Pittsburgh Water & Sewer Authority

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Oct 16, 2019

13874822\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
13874827\* Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914  
13874831\* +Medi-Help, 1691 Washington Road, Pittsburgh, PA 15228-1631  
13874839\* Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927  
13874820 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
Christopher M. Frye on behalf of Debtor Ariel Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Joint Debtor Karen L. Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9